



To demonstrate to the American people that we in Congress have skin in the game when it comes to reducing deficit spending and that we intend to lead by example on this matter, we must put an end to pensions for members of Congress. I served my country in both the U.S. Army and in the Marine Corps and I was taught from the beginning of my military career that a fundamental tenet of leadership is to lead by example. I learned that leaders should never ask others to do anything that they themselves would be unwilling to do.

Today, our nation is mired in debt and we in Congress have to make tough decisions to find a way out of this crisis. This will involve asking the American people to make sacrifices related to their reliance on a government that has grown much larger than our economy will ever be able to support. In these extremely difficult economic times, Congress needs to set an example for the country and I think that ending our pension plan would be a good start.

If members of Congress are to be servants of the people, they must not receive a benefit that is now generally unavailable to the average American citizen. It is my belief that our founding fathers envisioned Congress as a citizen legislature comprised of members who were successful on a career path outside their elected federal office and who would not be dependent upon their service in Congress to provide them with a retirement income for the rest of their lives once they leave office.

In September I introduced legislation (House Resolution 2913) that will put an end to the pension plan now available to members of Congress. I am steadily gathering co-sponsors for my bill and I am confident that I will eventually assemble enough support from my colleagues in Congress, given the demands by their constituents for change, to enact this important reform.

We in Congress must vote to end the pension plan and demonstrate to the American people that their elected representatives in Washington understand they are servants of the people and not a political elite exempt from the challenges felt by most Americans today.

The current congressional pension program is a defined-benefit pension plan that pays U.S. representatives and senators 1.7% of their current \$174,000 annual salary for every year they serve in Congress for up to 20 years, and an additional 1% for each year served after passing the 20-year mark. Members of Congress are required to pay 1.3% of their annual salary into the pension plan.

Members of Congress can't participate in the pension plan until they have served at least five years. They are eligible for a pension at age 50 if they have completed 20 years of service, or at any age after completing 25 years of service. For example, if a member of Congress retired after serving for 20 years, he would receive 34% of his salary, or \$59,160 per year and, if he had served for 30 years he would receive 44% of his annual salary, or \$76,560.

Under my bill, members of Congress will still be required to pay into Social Security and may participate in the defined contribution Thrift Savings Plan (401K), available to all federal employees. My legislation would also honor any retirement benefits already accrued by members of Congress prior to its enactment. In addition, it would reimburse members who will have served for less than five years when my legislation becomes law, for the 1.3% of salary contributions already paid into the pension plan from which they will never collect.

My legislation to end congressional pensions is only one part of my efforts to reform Congress and the federal government. In January, I introduced House Resolution 270 that would cut congressional pay by 10%, reduce congressional office budgets and require federal civilian employees to take a non-consecutive, two-week furlough in 2012. An exception is provided in the legislation for federal employees involved in national security or for reasons related to public safety including law enforcement. The reduction in congressional office budgets was adopted in the debt ceiling agreement in August, but I'm not confident that either of the other two provisions will ever be enacted.

Unlike the prospects for H. R. 270, I am very optimistic about the chances that my proposal to end the congressional retirement system will pass because it clearly addresses part of the overall need to reform the culture of Congress. I believe that the issue of the congressional pension system will be easily understood by the voting public and will rise to a level where members of Congress will be questioned about their position on this legislation in town hall meetings across the country and by challengers during their upcoming re-election campaigns.

My bill also enjoys the support of three prominent taxpayer advocacy groups: Americans for Tax Reform, Citizens Against Government Waste and the National Taxpayers Union have come out to publicly support my legislation. I welcome their efforts to raise awareness about this important issue.

Ending the congressional retirement plan may be little more than a symbolic move toward fiscal responsibility from a leadership perspective, but it will be viewed as important by the American people as a step forward changing the culture of Washington, D.C.

By Rep. Mike Coffman

Published in [Human Events](#)

Posted 12/12/2011